

HEALTH PLAN COMPARISON

An example of what a checklist for multiple companies might look like. Note the differences in coverage.

PRESENT IN COVERAGE?														
INSURANCE COMPANY	Office Visits	Physical Exams	Diagnostics	Emergency Room	Hospitalization	Preventative Care	Chronic Conditions	Well Child	Maternity	Drug Benefits	Mental Health	Network Discount Applies to Deductible	Maximum Out-Of-Pocket Limits	Limited Reimbursement For Certain Procedures
Company A	X	X	X	X	X	X				X	X			
Company B	X	X		X	X		X	X	X	X	X	X	X	
Company C	X	X		X	X					X	X			X
Company D	X		X	X	X	X				X	X	X		
Company E	X	X		X	X	X		X	X	X	X			
Company F	X	X	X	X	X						X			

("X" means covered or in effect)

For example: if you had been receiving mental health care, you might want to choose a company that covered "chronic conditions" (Company "B"). Otherwise, your condition might be excluded as a "pre-existing" condition. Also, Company "C" may not be the best value, because it has no limits on out-of-pocket spending, *and* limits coverage of certain procedures.